

In re:  
James Joseph Powers, Jr.  
Debtor

Case No. 19-16971-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Sep 03, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2024:

Recip ID	Recipient Name and Address
db	+ James Joseph Powers, Jr., 456 Maple Road, Hellertown, PA 18055-1919

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Sep 04 2024 03:35:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 04 2024 03:36:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com

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User: admin

Page 2 of 2

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SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

ZACHARY ZAWARSKI

on behalf of Debtor James Joseph Powers Jr. zzawarski@zawarskilaw.com

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

IN RE:	:	CHAPTER 13
	:	
JAMES JOSEPH POWERS, JR.	:	Case No. 19-16971-pmm
Debtor	:	

**ORDER**

This case was considered on Debtor's Motion to Approve Loan Modification Agreement.

Accordingly, it is ORDERED:

1. The Motion is granted.
2. Debtor is authorized to enter into the loan modification agreement as set forth in the Motion and consummation of the modification shall not constitute a violation of the automatic stay, 11 U.S.C. § 362(a).
3. The partial claim loan modification agreement with PennyMac Loan Services, LLC is approved, and the parties are ordered to comply with the terms of the agreement.
4. The partial claim mortgage in the amount of \$4,606.51 with a maturity date of December 1, 2046, is approved.
5. Debtor shall resume his regular monthly mortgage payments beginning with the payment due September 1, 2024.
6. The amounts still owed according to the terms of the Loan Modification Agreement shall be due and payable in full by the earliest of (1) the sale or transfer of any of Debtor's interest in the property subject to the mortgage; (2) the date Debtor pays the entire principal balance; or (3) the maturity date.
7. Any interested parties may object to this order within fourteen (14) days from the dates of service of this order. If an interested party files such an objection within this time, the

Court will schedule the motion for hearing on notice to the Debtor, Debtor's counsel, the Chapter  
13 Trustee, and to the objecting party.

8. All other orders that do not conflict with this order remain in full force and effect.

BY THE COURT:



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PATRICIA M. MAYER  
United States Bankruptcy Judge

**Date: September 3, 2024**